

EMPLOYMENT DATA

APPLICANT:

Employer **Date Employment Began**

Address **City** **State** **Zip Code**

Job title **Are you employed full-time?** _____

Briefly describe the work of your employer: _____

Briefly describe the work you are expected to perform: _____

SPOUSE:

Employer **Date Employment Began**

Address **City** **State** **Zip Code**

Telephone Number **Job Title**

MAXIMUM QUALIFYING INCOME

The maximum qualifying income for graduates of the Class of 2008 is \$55,000; for the Class of 2007, the maximum qualifying income is \$56,000; for the Class of 2006, the maximum is \$57,000; for the Class of 2005, the maximum is \$58,000; and for the Class of 2004, the maximum is \$59,000. The maximum LRAP Loan of \$8,700 (or the actual payments made on qualifying loans, whichever is less) will be paid when the qualifying income is \$42,000 or less for the Class of 2008; \$43,000 or less for the Class of 2007; \$44,000 or less for the Class of 2006; \$45,000 or less for the Class of 2005; and \$46,000 for the Class of 2004. LRAP loans will be reduced by 20% of each dollar earned above the income necessary to obtain the maximum LRAP loan. For example, for a 2008 graduate with an income of \$43,000, the maximum loan is reduced by \$200; for a 2007 graduate, an income of \$44,000 will reduce the maximum loan by \$200; for a 2006 graduate, an income of \$45,000 will reduce the maximum loan by \$200; for a 2005 graduate, an income of \$46,000 will reduce the maximum loan by \$200; and for a 2004 graduate, an income of \$47,000 will reduce the maximum loan by \$200. Net assets in excess of \$25,000 will reduce the LRAP loan by 10% of the amount above \$25,000. Net assets are total assets less any liabilities.

If due to consolidation, the annual total a graduate is expected to repay on his/her Fordham Law Federal (Stafford and Grad PLUS) and Fordham approved private educational loans is less than the annual LRAP loan for which he/she is eligible, the graduate has the option of repaying his/her private loans on a shorter repayment schedule to obtain the maximum LRAP benefit. There's no need to change the repayment schedule.

Loan Repayment Obligations:

Did you borrow from the Fordham Revolving Loan Fund? If so, how much did you borrow? _____

Please list all your loan repayment obligations according to the loan program. If you have more than one consolidation loan, or the loan program from which you borrowed is not listed, please list these separately using the space provided.

Loan Program	Total Borrowed	Current Balance	Interest Rate	Date Repayment Begins/Began	Repayment Term	Amount of Monthly Payment
Law School Stafford						
Law School Grad PLUS						
Law School Private						
Federal Consolidation Subsidized						
Federal Consolidation Unsubsidized						
Federal Direct Consolidation Subsidized						
Federal Direct Consolidation Unsubsidized						

If you consolidated your Federal undergraduate or other graduate loans with any of your law school loans, please provide the details of the consolidation. If you have more than one Federal consolidation loan, please list each separately.

Total Undergraduate Loans Consolidated	Total Other Graduate Loans Consolidated	Total Law School Loans Consolidated	Total Loans Consolidated

Will you receive loan repayment assistance from any other source? _____ If so, from what source? _____

How much? _____.

This application must be accompanied by:

- (1) a photocopy of your and your spouse's most recent pay stub;
- (2) a completed Employer Certification Form for you and your spouse; and
- (3) copies of billing statements for all Law School federal and private loans for which you are seeking repayment assistance. Billing statements must certify monthly payment amounts.

The Program year runs from January 1 through December 31. Applicants are admitted into LRAP effective at the beginning of the next Program year. Applications, which include all required documentation must be submitted between September 1 and November 1 prior to the year in which you wish to be considered for admission into LRAP. An exception to the application deadline will be made for those graduates whose first public interest position begins after the application deadline. Continuation in LRAP requires maintaining eligibility.

Applications may be mailed to: Mrs. Kathleen Keenan
Associate Director, Law School Financial Aid
8 Eastview Road, Knollcrest
New Fairfield, CT 06812

CERTIFICATION

I hereby certify to Fordham Law School that it is my intention to remain in a law-related public interest position for the year of the LRAP award. I agree that I will use the LRAP award solely for the repayment of my federal and private loan indebtedness according to the repayment schedule provided and for no other purpose.

I further agree to file with the LRAP Administrator by May 15 of each year of my participation in the Program (i) an updated Employer Certification form for myself and my spouse; (ii) a payment history from each of the servicers of my Law School federal and private loans indicating my repayments on these loans; and (iii) a signed photocopy of my and my spouse's most recent Federal income tax return, including all W-2 forms and all Schedules.

I further agree to file by November 15 of each year of my participation in the Program (i) updated Employer Certification forms for myself and my spouse and (ii) a payment history from each of the servicers of my Law School federal and private loans indicating my repayments on these loans.

I understand that in order to continue my participation in Fordham's LRAP, I must complete the bi-annual recertification forms by the deadlines. Incomplete recertification forms will NOT be acted upon by the LRAP administrator and could result in the forfeiture of award eligibility.

I further agree to notify the LRAP Administrator in writing within thirty days of any change in my income, employment or marital status that would affect my eligibility for LRAP participation.

I further agree to notify the LRAP Administrator in writing within thirty days if I am granted a leave of absence from my employer, file for bankruptcy or receive a deferment or forbearance on any of the student loans for which I am receiving LRAP benefits.

I hereby certify that all the information provided in this application is true and complete to the best of my knowledge.

Applicant's Signature

Date

Attention all Public Service Employees

If you are planning a career in public service, you may be eligible for the Federal Public Service Loan Forgiveness Program (PSLF) whereby public service employees may have their remaining federal student loan balances forgiven after 10 years of qualifying employment and 10 years of qualifying repayments. To be eligible, you must have borrowed your Federal loans through the Federal Direct Loan Program or consolidated your Federal loans through the Federal Direct Consolidation Loan Program and make 120 payments through any combination of the Income-Contingent, Income-Based (available 7/1/09) or Standard Repayment Plans. If you previously consolidated your federal loans, you can reconsolidate that loan through the Federal Direct Consolidation Loan Program to take advantage of PSLF. See the description of the College Cost Reduction and Access Act on the Financial Aid website.